

Frequently Asked Questions



What is Group Retiree Health Insurance?

Group Retiree Health Insurance is retiree medical coverage that integrates with Medicare. It can be designed to cover many of the deductibles, co-payments and out-of-pocket medical expenses not covered by Medicare, including prescription drugs and private duty nursing.

What types of groups are eligible for The Hartford's Group Retiree Health Products?

Corporations, partnerships, individual employers, labor unions, religious organizations, Multiple Employer Trusts (MET) and most government agencies or departments (depending on state eligibility laws) are considered eligible groups.

Who is eligible for coverage under the plan?

Post-65 retirees, their spouses, widows and widowers.

What groups typically look for fully insured retiree medical coverage?

Groups that are currently providing retiree coverage and are looking to reduce and/or control costs seek a fully insured solution. Commonly, older industries such as manufacturing, financial services, religious organizations, universities, hospitals, utilities and public entities offer group retiree medical. In addition, firms in financial distress (i.e. reorganization and bankruptcy) that are looking to shift liability are likely to opt for fully insured retiree medical.

Is there a certain number of lives required to participate in the The Hartford's group retiree health products?

A minimum of 100 covered lives is required for a standalone plan. A minimum of 2 covered lives is required for a MET plan.

Can an individual retiree obtain retiree medical coverage directly through The Hartford?

No. Only an employer-sponsored group is eligible for retiree coverage or groups which comply with ERISA requirements for providing welfare benefits, such as labor unions and VEBAs'.

Are The Hartford's Group Retiree Health Products available in all states?

Yes. Coverage is available to residents of all states, although some may have state specific restrictions.

Who typically writes this coverage?

Typically, the brokers who handle employer medical plans for active employees write this coverage, however producers who don't normally handle medical plans may find retiree medical to be a door opener.

How does a broker obtain a quote?

To obtain a quote, a broker will work directly with a Hartford Special Risk Sales Director (877-223-9782) to submit a Request for Proposal (RFP). The sales director will inform the broker of the information and data needed to complete the quote.

How long will it take to obtain a formal proposal quote?

Generally, it takes 10 business days from the time the complete RFP is received by underwriting.

Is the employer required to pay for the coverage?

No, the plan can be either contributory or non-contributory (voluntary); however the employer does need to sponsor the coverage.

Does the Hartford cover Pre-65 retirees?

The Hartford covers only post-65 Medicare-eligible retirees and their spouses/widows/widowers.

What type of customer service support is offered to the retirees?

A dedicated 800 customer service number is available for covered retirees. All customer service reps complete intensive training, including senior citizen sensitivity training, and handle all inquiries from billing to coverage questions.

Are there different types of plan designs for employers to choose from?

Employers can design a plan to specifically to meet their retirees' needs. Individual retirees may have one or two choices based on plans selected by their employer.

Does the Hartford offer an RX plan?

Yes, The Hartford offers Medicare creditable coverage for prescription drugs in conjunction with the medical insurance plan. Features include: an open formulary, unlimited and capped prescription benefits, a variety of deductibles, co-payments and retail and mail order. Wrap plan options are also available for those electing coverage in a Medicare Part D plan.

How are the rates structured?

The rates are either composite rates or age banded based on the unique characteristics of the group.

What types of billing options are available?

List bill, direct collect, and a combination of list and direct bill are the options available. Billing can be done monthly, individual ACH, quarterly, semi-annually, annually or a combination of any of these. ACH is also available in increments other than monthly.

Is The Hartford's group retiree health insurance program an HMO?

No, it is a nationwide fully insured indemnity program. If the provider accepts Medicare, coverage will integrate with Medicare. If the provider does not accept Medicare, coverage will be payable as if they did accept assignments.

How are medical claims submitted?

Claims are typically submitted by the provider directly to Medicare, then electronically to The Hartford. Usually no paper forms are needed.

